

Report Date

30.09.2019

Report Currency

EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

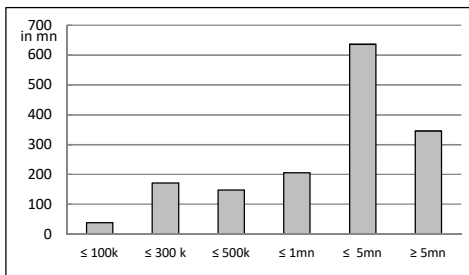
CRD/ UCITS compliant		yes		
Share of ECB eligible cover assets (in % of total cover pool)		n.p.		
Total amount of outstanding issues	in mn	679,8		
Total amount of cover assets	in mn	1.545,0		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	A2	A-	0	
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0	
Number of loans		2.683		
Number of borrowers		1.182		
Number of guarantors		276		
Average exposure per borrower	in mn	1,3		
Average loan amount	in mn	0,6		
Share of non-performing loans with at least 90 days past due (% of primary cover pool)		0%		
Share of 10 largest loans (% of primary cover pool)		15%		
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)		9%		
Share of bullet loans (% of primary cover pool)		17%		
Share of loans in foreign currency (% of primary cover pool)		6%		
Share of issues in foreign currency (% of primary cover pool)		0%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)		22%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)		127%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		120%		
Number of issues		21		
Average issue size	in mn	32,37		

2. INFORMATION ON PRIMARY COVER POOL

display unit in mn - except "number"

2.1 Distribution by loan size

Primary cover pool by loan size	volume	number
≤ 300.000	209	1.663
thereof 0 - 100.000	38	756
thereof 100.000 - 300.000	171	907
300.000 - 5.000.000	990	992
thereof 300.000 - 500.000	147	385
thereof 500.000 - 1.000.000	206	299
thereof 1.000.000 - 5.000.00	637	308
≥ 5.000.000	346	28
Total	1.545	2.683



2.2 Distribution by currencies after cover pool FX derivatives

FX derivatives	Volumen
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	Volumen
in EUR	1.448
in CHF	97
in USD	0
in JPY	0
Other	0
Total	1.545

Issues	volume
in EUR	680
in CHF	0
in USD	0
in JPY	0
Other	0
Total	680

2.3 Regional distribution

Regional distribution	volume	%
EU member states	1.545	100%
Austria	1.545	100%
Belgium	0	0%
Bulgaria	0	0%
Croatia	0	0%
Cyprus	0	0%
Czech Republic	0	0%
Denmark	0	0%
Estonia	0	0%
Finnland	0	0%
France	0	0%
Germany	0	0%
Greece	0	0%
Hungary	0	0%
Ireland	0	0%
Italy	0	0%
Latvia	0	0%
Lituania	0	0%
Luxembourg	0	0%
Malta	0	0%
Poland	0	0%
Portugal	0	0%
Romania	0	0%
Slovakia	0	0%
Slovenia	0	0%
Spain	0	0%
Sweden	0	0%
The Netherlands	0	0%
UK	0	0%
EEA member states	0	0%
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
other countries	0	0%
Switzerland	0	0%
Total	1.545	100%

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	28	2%	2%
Lower Austria	362	23%	23%

Upper Austria	316	20%	20%
Salzburg	44	3%	3%
Tyrol	29	2%	2%
Styria	384	25%	25%
Carinthia	238	15%	15%
Burgenland	37	2%	2%
Vorarlberg	106	7%	7%
Total	1.545	100%	100%

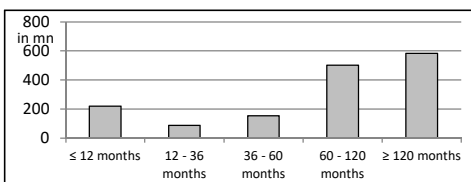
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	18	1%
Direct claim against region / federal state	160	10%
Direct claim against municipality	966	63%
Claim with guarantee of sovereign	0	0%
Claim with guarantee of region / federal state	94	6%
Claim with guarantee of municipality	291	19%
Others	16	1%
Total	1.545	100%

2.5 Seasoning

WA seasoning (in years)	8,7
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Seasoning	volume	%
≤ 12 months	219	14%
12 - 36 months	88	6%
36 - 60 months	153	10%
60 - 120 months	501	32%
≥ 120 months	584	38%
Total	1.545	100%



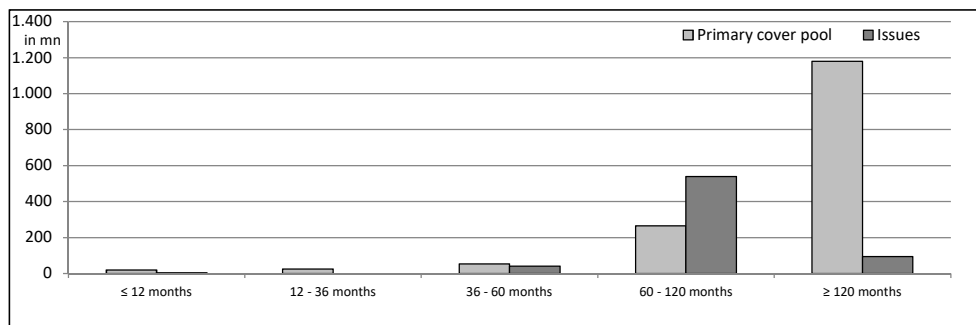
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	14,5
WA residual life of issues (final legal maturity)	8,6

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	20	1%
12 - 36 months	26	2%
36 - 60 months	55	4%
60 - 120 months	265	17%
≥ 120 months	1.179	76%
Total	1.545	100%

Issues	volume	%
≤ 12 months	4	1%
12 - 36 months	0	0%
36 - 60 months	42	6%
60 - 120 months	540	79%
≥ 120 months	94	14%
Total	680	100%



2.7 Distribution by type of interest after cover pool IR derivatives

IR derivatives	
IR derivatives in cover pool	no

Primary cover pool	volume
Variable, fixed rate during the year	1.205
Fixed rate, 1 - 2 years	2
Fixed rate, 2 - 5 years	14
Fixed rate, > 5 years	324
Total	1.545

Issues	volume
Variable, fixed rate during the year	4
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	42
Fixed rate, > 5 years	634
Total	680

3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

Overview	volume
Cash, deposits	0
Bonds	0
thereof National Bank eligible	0
Total	0
Additional cover pool (in % of cover assets)	0%

Bonds by volume	volume	number
≤ 1.000.000	0	
1.000.000 - 5.000.000	0	
≥ 5.000.000	0	0
Total	0	A-

Additional cover pool by currencies	volume	%
EUR	0	0%
CHF	0	0%
USD	0	0%
JPY	0	0%
Other currencies	0	0%
Total	0	0%

Regional distribution of additional cover pool	volume	%
EU member states	0	0%
Austria	0	0%
Belgium	0	0%
Bulgaria	0	0%
Croatia	0	0%
Cyprus	0	0%
Czech Republic	0	0%
Denmark	0	0%
Estonia	0	0%
Finnland	0	0%
France	0	0%
Germany	0	0%
Greece	0	0%
Hungary	0	0%
Ireland	0	0%
Italy	0	0%
Latvia	0	0%
Lituania	0	0%
Luxembourg	0	0%
Malta	0	0%
Poland	0	0%
Portugal	0	0%
Romania	0	0%
Slovakia	0	0%

Slovenia	0	0%
Spain	0	0%
Sweden	0	0%
The Netherlands	0	0%
UK	0	0%
EEA member states	0	0%
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
other countries	0	0%
Switzerland	0	0%
Total	0	0%